

Governor Michael L. Parson
State of Missouri



Missouri Department of
Commerce & Insurance
Chlora Lindley-Myers, Director

DIVISION OF FINANCE

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Mick Campbell
Acting Commissioner

June 6, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2022, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 223 to 205. In that time, 18 banks merged into other institutions, one non-deposit trust company merged into a bank, and one nationally chartered bank converted to a Missouri state charter.

Assets in state-chartered banks totaled \$188.8 billion on March 31, 2022, an increase of 9.2 percent from one year earlier. Deposits were \$164.0 billion and total loans were \$114.4 billion on March 31, 2022, an increase of 12.0 and 6.7 percent respectively, from a year ago.

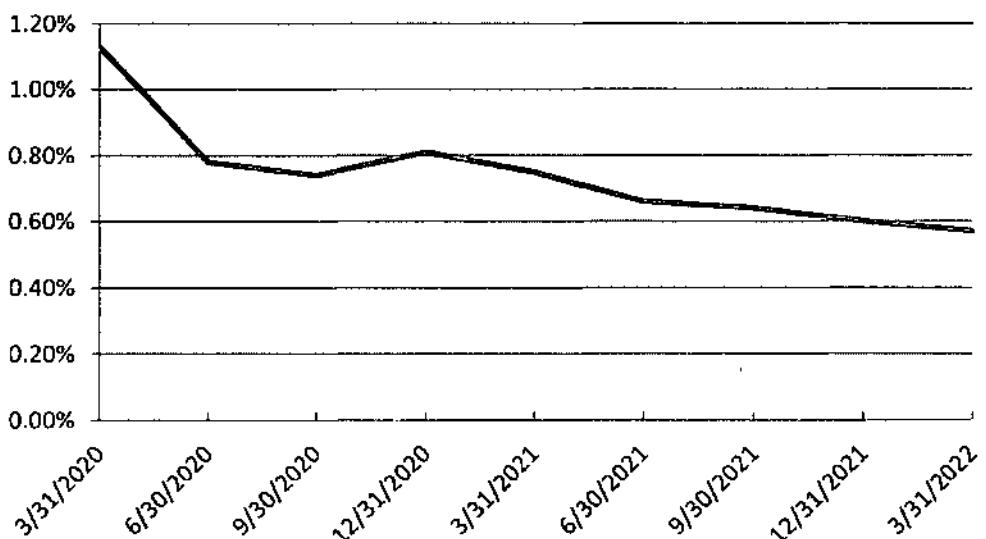
The overall condition of Missouri state-chartered banks remains strong. As the attached graphs indicate, asset quality remains stable, with the past due ratio at a manageable 0.57 percent. Despite a declining trend, return on assets remains strong at 1.19 percent.

The Tier 1 Leverage Capital ratio has declined to 8.04 percent, compared to the national average of 8.67 percent, but remains adequate and a sign of overall strength of Missouri state chartered banks.

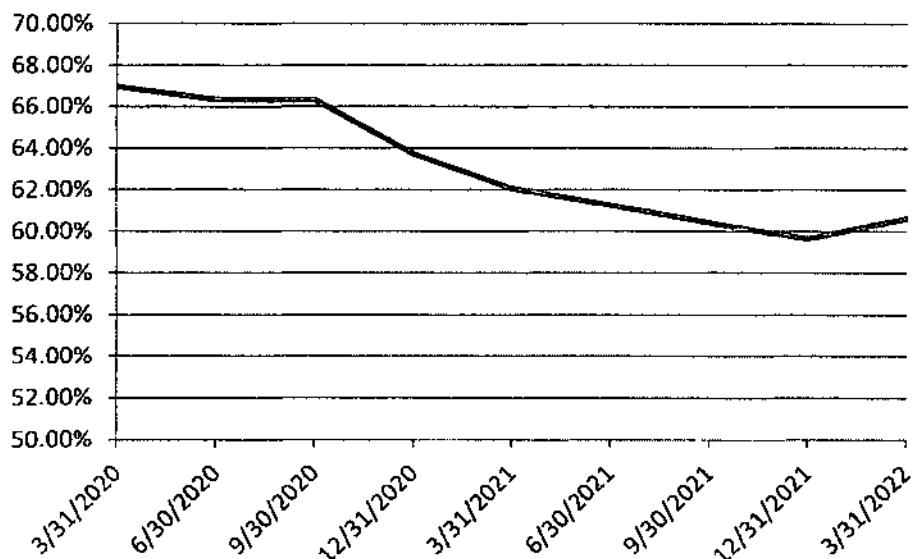
A handwritten signature in blue ink that reads "Mick Campbell".

Mick Campbell
Acting Commissioner of Finance

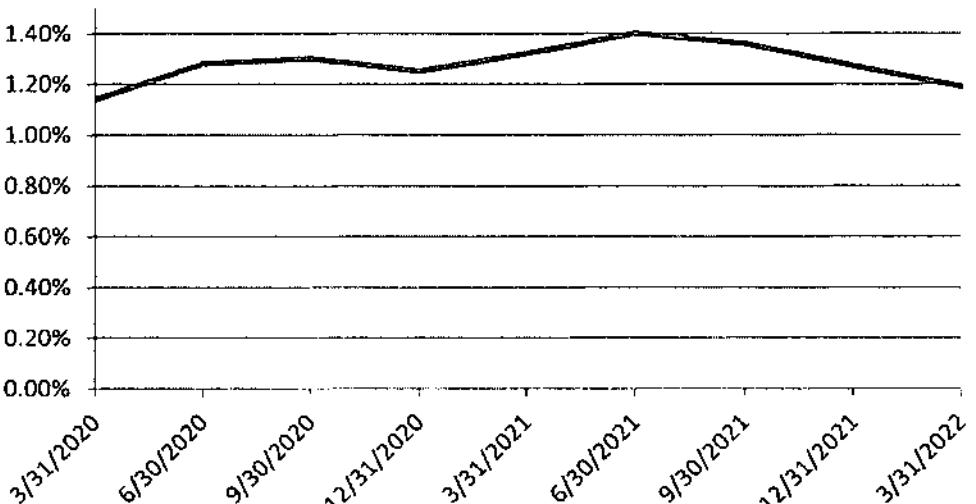
PAST DUE LOANS TO TOTAL LOANS



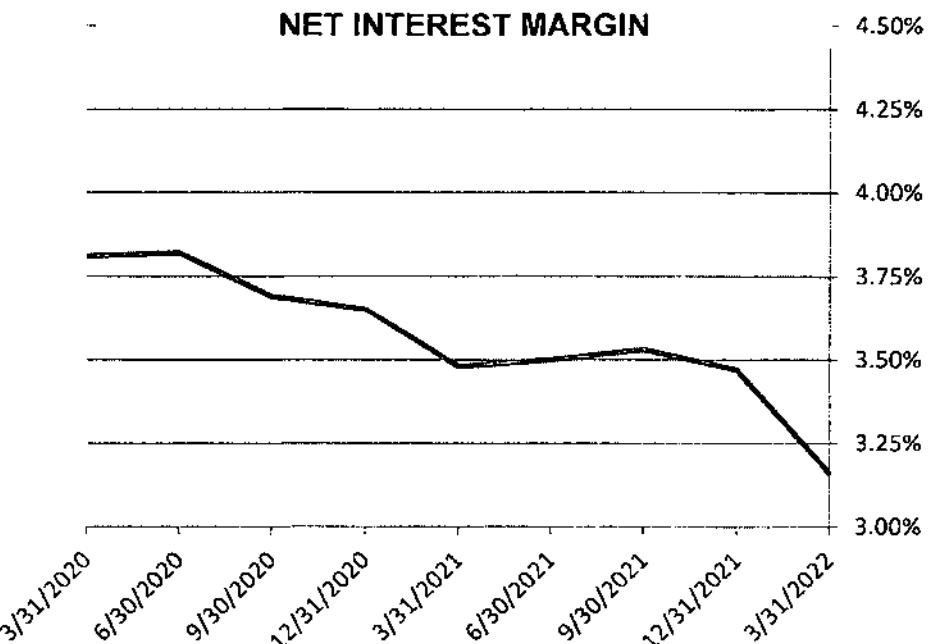
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2022**

THOUSANDS OF DOLLARS	205	223	INCREASE DECREASE()	PERCENT CHANGE
	BANKS 3/31/2022	BANKS 3/31/2021		
ASSETS				
Total Loans	\$114,404,963	\$107,247,973	\$7,156,990	6.7%
Allowance for Loan Losses	1,354,697	1,416,709	(62,012)	-4.4%
Total Assets	188,764,507	172,783,662	15,980,845	9.2%
LIABILITIES				
Total Deposits	164,043,901	146,497,670	17,546,231	12.0%
Total Equity Capital	16,523,213	16,447,087	76,126	0.5%

OPERATING RATIOS	3/31/2022	3/31/2021	CHANGE
Equity Capital/Assets	8.75%	9.52%	-0.77%
Tangible Equity Capital/Assets	8.04%	8.87%	-0.83%
Capital and Allowance for Loan Losses/Assets	9.40%	10.25%	-0.85%
Total Loans/Assets	60.61%	62.07%	-1.46%
Past Due and Nonaccrual Loans/Total Loans	0.57%	0.75%	-0.18%
Allowance for Loan Losses/Total Loans	1.18%	1.32%	-0.14%
Average Net Interest Margin	3.16%	3.48%	-0.32%
Return on Assets	1.19%	1.32%	-0.13%

NOTES:

2021 does not include four nondeposit trust companies.
 2022 does not include three nondeposit trust companies

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF MARCH 31, 2022

MILLIONS OF DOLLARS	3/31/2022			3/31/2021 230 ALL BANKS	PERCENT CHANGE
	205 STATE BANKS	6 NATIONAL BANKS	211 ALL BANKS		
ASSETS					
Cash and Due from Banks	17,134	7,014	24,148	23,073	4.7%
Investment Securities	48,258	13,875	62,133	50,691	22.6%
Total Loans and Leases	114,405	19,991	134,396	126,053	6.6%
Less: Reserves	1,355	216	1,571	1,664	-5.6%
Federal Funds Sold	2,500	1,324	3,824	3,713	3.0%
Fixed Assets	2,371	256	2,627	2,557	2.7%
Other Real Estate	73	0	73	126	-42.1%
Intangible Assets	1,467	174	1,641	1,400	17.2%
Other assets	3,912	1,264	5,176	4,789	8.1%
TOTAL ASSETS	\$188,765	\$43,682	\$232,447	\$210,738	10.3%
LIABILITIES					
Total Deposits	164,044	37,347	201,391	177,963	13.2%
Deposits over 250M	3,891	303	4,194	5,026	-16.6%
Brokered Deposits	2,249	80	2,329	3,094	-24.7%
Federal Funds Purchased	4,962	2,858	7,820	7,793	0.3%
Other liabilities	3,236	410	3,646	5,222	-30.2%
Total Equity Capital	16,523	3,067	19,590	19,760	-0.9%
TOTAL LIABILITIES	\$188,765	\$43,682	\$232,447	\$210,738	10.3%
EARNINGS					
Interest Income	1,367	250	1,617	1,563	3.5%
Interest Expense	74	10	84	111	-24.3%
Net Interest Income	1,293	240	1,533	1,452	5.6%
Provision for Loan Losses	0	-6	-6	14	-142.9%
Net Income	563	111	674	685	-1.6%
Cash Dividends	282	25	307	370	-17.0%
Net Loan Losses	10	13	23	27	-14.8%

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Mick Campbell
Acting Commissioner

August 25, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2022, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 221 to 203, with 19 banks merging into other institutions and one nationally chartered bank converting to a state charter.

Assets in state-chartered banks totaled \$187.2 billion on June 30, 2022, an increase of 8.1 percent from one year earlier. Deposits were \$163.2 billion and total loans were \$118.5 billion on June 30, 2022, an increase of 10.8 and 11.6 percent respectively, year over year.

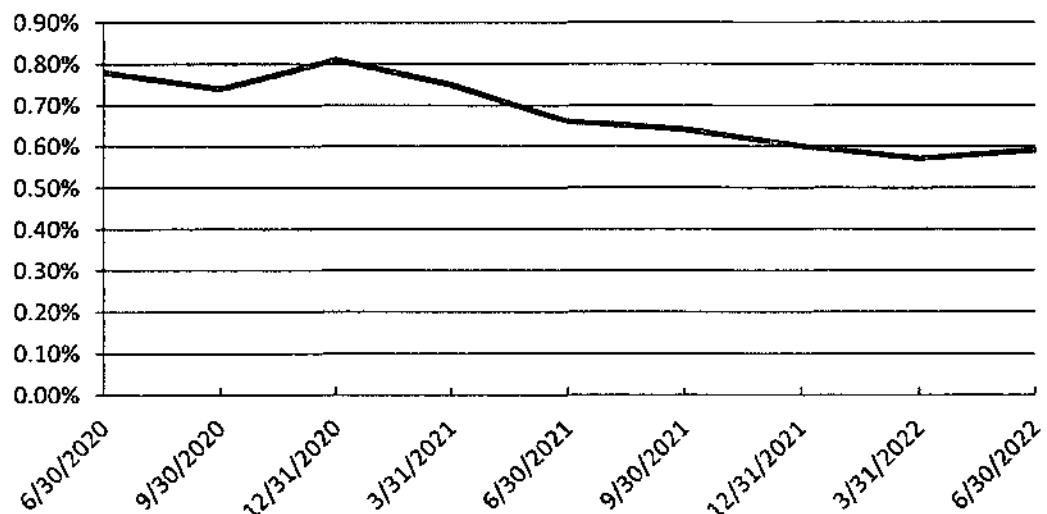
The overall condition of Missouri state-chartered banks remains positive. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.59 percent. Return on assets, despite a declining trend, remains strong at 1.05 percent.

Capital remains strong, as the average Tier 1 Capital to total assets ratio is 9.07 percent.

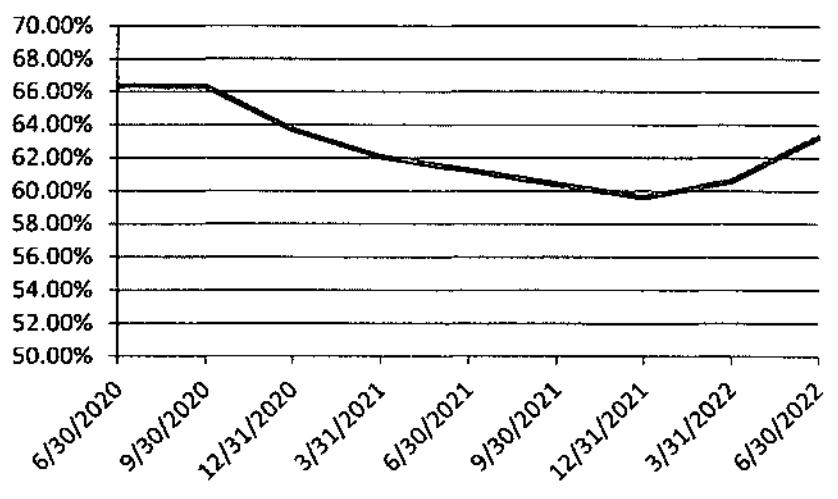
A handwritten signature of Mick Campbell in black ink.

Mick Campbell
Acting Commissioner of Finance

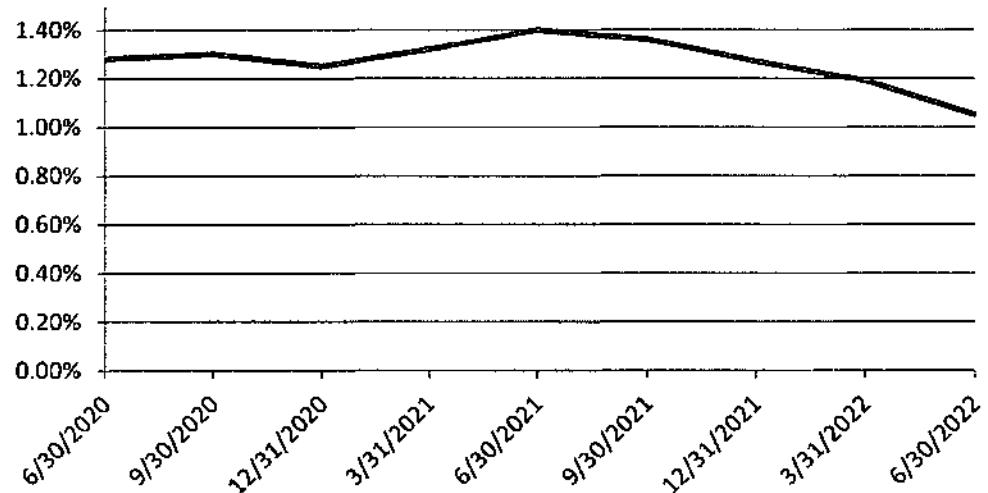
PAST DUE LOANS TO TOTAL LOANS



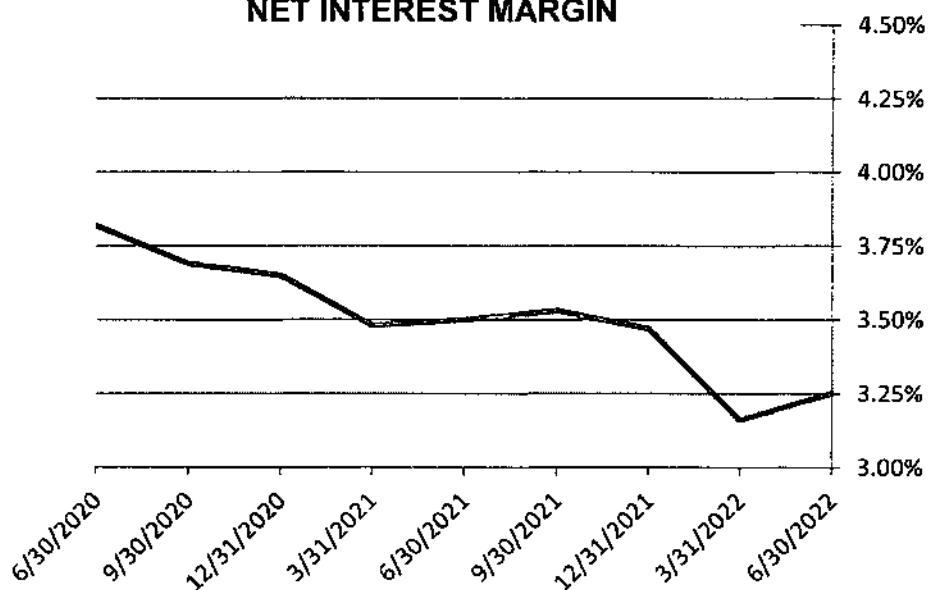
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2022**

THOUSANDS OF DOLLARS	203	221	INCREASE DECREASE()	PERCENT CHANGE
	BANKS 6/30/2022	BANKS 6/30/2021		
ASSETS				
Total Loans	\$118,503,751	\$106,140,158	\$12,363,593	11.6%
Allowance for Loan Losses	1,379,680	1,365,296	14,384	1.1%
Total Assets	187,248,375	173,277,509	13,970,866	8.1%
LIABILITIES				
Total Deposits	163,230,674	147,333,105	15,897,569	10.8%
Total Equity Capital	15,838,194	16,860,453	(1,022,259)	-6.1%

OPERATING RATIOS	6/30/2022	6/30/2021	BP CHANGE
Equity Capital/Assets	8.46%	9.73%	-127
Tangible Equity Capital/Assets	7.71%	9.09%	-138
Capital and Allowance for Loan Losses/Assets	9.13%	10.44%	-131
Total Loans/Assets	63.29%	61.25%	204
Past Due and Nonaccrual Loans/Total Loans	0.59%	0.66%	-7
Allowance for Loan Losses/Total Loans	1.16%	1.29%	-13
Average Net Interest Margin	3.25%	3.50%	-25
Return on Assets	1.05%	1.40%	-35

NOTES:

BP = Basis Point

2021 totals do not include four nondeposit trust companies.

2022 totals do not include three nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2022

MILLIONS OF DOLLARS	6/30/2022			6/30/2021	
	203 STATE BANKS	6 NATIONAL BANKS	209 ALL BANKS	228 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	11,530	2,394	13,924	23,106	-39.7%
Investment Securities	48,364	14,141	62,505	54,308	15.1%
Total Loans and Leases	118,504	21,287	139,791	125,326	11.5%
Less: Reserves	1,380	202	1,582	1,611	-1.8%
Federal Funds Sold	1,968	1,057	3,025	3,349	-9.7%
Fixed Assets	2,385	251	2,636	2,537	3.9%
Other Real Estate	72	12	84	102	-17.6%
Intangible Assets	1,514	173	1,687	1,387	21.6%
Other assets	4,291	1,457	5,748	4,580	25.5%
TOTAL ASSETS	\$187,248	\$40,570	\$227,818	\$213,084	6.9%
LIABILITIES					
Total Deposits	163,231	34,532	197,763	180,450	9.6%
Deposits over 250M	3,938	255	4,193	4,851	-13.6%
Brokered Deposits	2,480	132	2,612	2,440	7.0%
Federal Funds Purchased	4,596	2,677	7,273	7,796	-6.7%
Other liabilities	3,583	473	4,056	4,536	-10.6%
Total Equity Capital	15,838	2,888	18,726	20,302	-7.8%
TOTAL LIABILITIES + EQ	\$187,248	\$40,570	\$227,818	\$213,084	6.9%
EARNINGS					
Interest Income	2,859	528	3,387	3,154	7.4%
Interest Expense	165	33	198	211	-6.2%
Net Interest Income	2,694	495	3,189	2,943	8.4%
Provision for Loan Losses	37	9	46	13	253.8%
Net Income	1,156	216	1,372	1,446	-5.1%
Cash Dividends	613	64	677	692	-2.2%
Net Loan Losses	16	42	58	73	-20.5%

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Mick Campbell
Acting Commissioner

December 1, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2022, and a comparison with the statements filed one year earlier. Additionally, a comparison of financial statements of state-chartered and national banks is included.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 209 to 200. During that time period, eleven banks merged into other institutions (ten merged with other Missouri state chartered banks), one state savings and loan association converted to a state chartered bank, and one nationally chartered institution converted to a state chartered bank.

As of September 30, 2022, assets in state-chartered banks totaled \$188.1 billion, an increase of 6.0 percent from one year earlier. Deposits were \$163.9 billion and total loans were \$122.9 billion, an increase of 8.3 percent and 14.6 percent respectively, year over year.

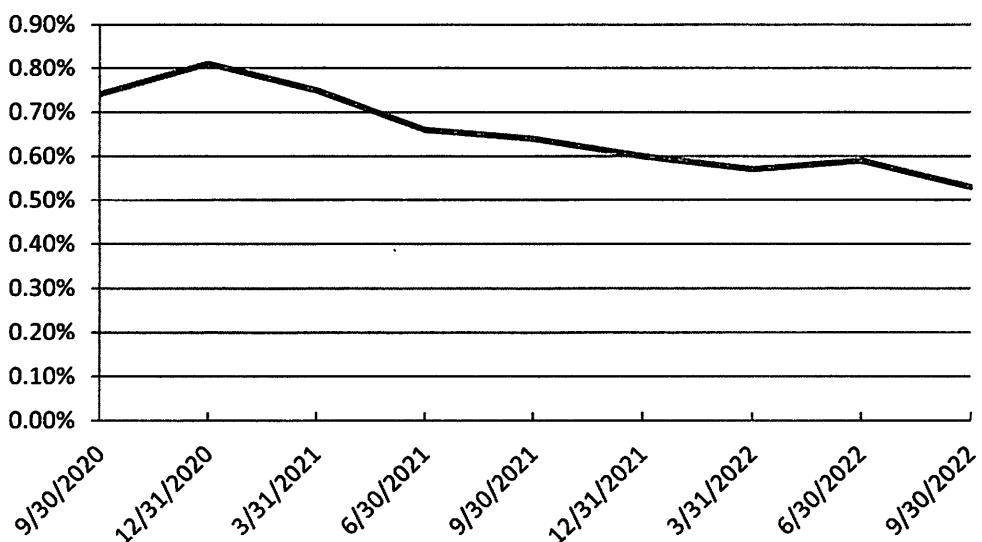
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality is remarkable, with an average past due ratio of just 0.53 percent. The state average return on assets remains strong at 1.15 percent.

Capital also remains strong. The Tier 1 Leverage ratio is 9.25 percent of total assets, which is slightly above the national average of 8.86 percent.

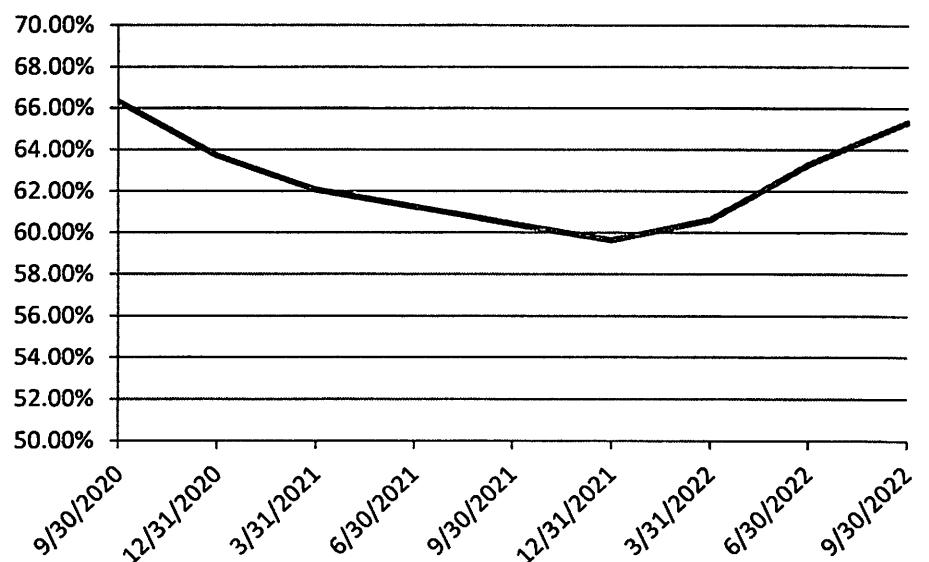
A handwritten signature of Mick Campbell in black ink, consisting of stylized initials and a surname.

Mick Campbell
Acting Commissioner of Finance

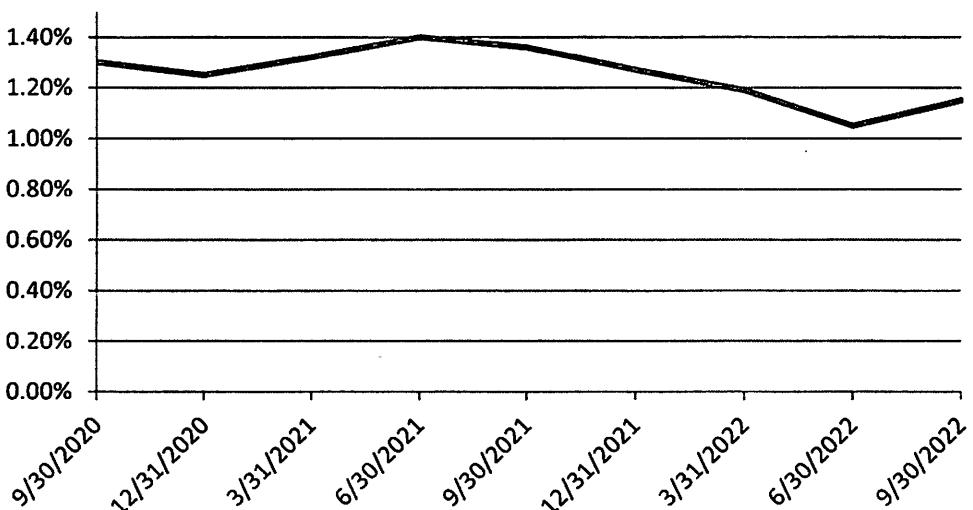
PAST DUE LOANS TO TOTAL LOANS



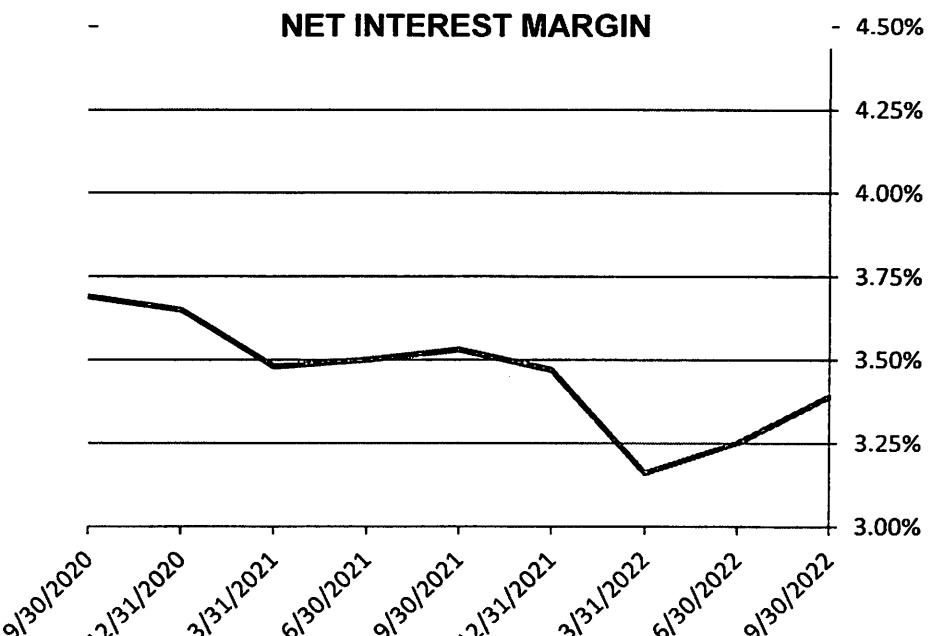
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2022**

THOUSANDS OF DOLLARS	200	209	INCREASE	PERCENT
	BANKS 9/30/2022	BANKS 9/30/2021	DECREASE()	CHANGE
ASSETS				
Total Loans	122,872,652	107,224,964	15,647,688	14.6%
Allowance for Loan Losses	1,395,026	1,371,477	23,549	1.7%
Total Assets	188,128,125	177,475,820	10,652,305	6.0%
LIABILITIES				
Total Deposits	163,881,053	151,278,784	12,602,269	8.3%
Total Equity Capital	15,337,742	17,354,616	(2,016,874)	-11.6%

OPERATING RATIOS	9/30/2022	9/30/2021	CHANGE
Equity Capital/Assets	8.15%	9.78%	-1.63%
Tangible Equity Capital/Assets	7.40%	9.10%	-1.70%
Capital and Allowance for Loan Losses/Assets	8.83%	10.47%	-1.64%
Total Loans/Assets	65.31%	60.42%	4.89%
Past Due and Nonaccrual Loans/Total Loans	0.53%	0.64%	-0.11%
Allowance for Loan Losses/Total Loans	1.14%	1.28%	-0.14%
Average Net Interest Margin	3.39%	3.53%	-0.14%
Return on Assets	1.15%	1.36%	-0.21%

NOTES:

2021 and 2022 do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2022**

MILLIONS OF DOLLARS	9/30/2022			9/30/2021	PERCENT CHANGE
	200 STATE BANKS	6 NATIONAL BANKS	206 ALL BANKS		
ASSETS					
Cash and Due from Banks	9,449	2,327	11,776	24,174	-51.3%
Investment Securities	46,582	13,613	60,195	57,198	5.2%
Total Loans and Leases	122,873	22,302	145,175	125,939	15.3%
Less: Reserves	1,395	221	1,616	1,609	0.4%
Federal Funds Sold	1,620	720	2,340	3,593	-34.9%
Fixed Assets	2,391	253	2,644	2,686	-1.6%
Other Real Estate	76	0	76	85	-10.6%
Intangible Assets	1,539	174	1,713	1,483	15.5%
Other assets	4,993	1,512	6,505	4,735	37.4%
TOTAL ASSETS	\$188,128	\$40,680	\$228,808	\$218,284	4.8%
LIABILITIES					
Total Deposits	163,881	34,831	198,712	185,666	7.0%
Deposits over \$250M	4,410	592	5,002	4,632	8.0%
Brokered Deposits	4,068	468	4,536	2,432	86.5%
Federal Funds Purchased	4,677	2,325	7,002	7,387	-5.2%
Other liabilities	4,232	580	4,812	4,404	9.3%
Total Equity Capital	15,338	2,944	18,282	20,827	-12.2%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$188,128	\$40,680	\$228,808	\$218,284	4.8%
EARNINGS					
Interest Income	4,566	861	5,427	4,780	13.5%
Interest Expense	360	100	460	301	52.8%
Net Interest Income	4,206	761	4,967	4,479	10.9%
Provision for Loan Losses	77	31	108	28	285.7%
Net Income	1,848	320	2,168	2,144	1.1%
Cash Dividends	890	66	956	1,114	-14.2%
Net Loan Losses	34	45	79	86	-8.1%

Governor Michael L. Parson
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Mick Campbell
Acting Commissioner

March 15, 2023

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2022, and a comparison with one year ago. Also included is a comparison of financial statements of state-chartered and national banks.

In 2022, the number of state-chartered banks and trust company charters declined from 206 to 199, with seven banks merging into other Missouri chartered banks.

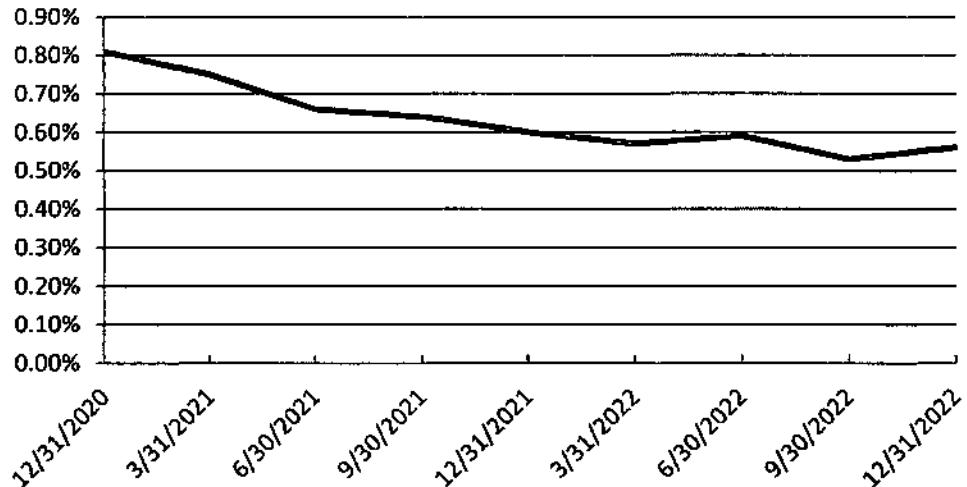
Assets in state-chartered banks totaled \$189.2 billion on December 31, 2022, an increase of 0.5 percent from one year earlier. Deposits were \$163.1 billion and total loans were \$125.8 billion on December 31, 2022, an increase of 0.9 percent and 12.0 percent respectively, from one year prior.

The overall condition of Missouri state-chartered banks remains strong. Capital remains strong. The Tier 1 Leverage ratio is 9.43 percent of total assets, which is slightly above the national average of 8.98 percent. The attached graphs illustrate improvement in several component areas. Asset quality remains solid, with the past due ratio at a manageable 0.56 percent. The state average return on assets remains strong at 1.14 percent.

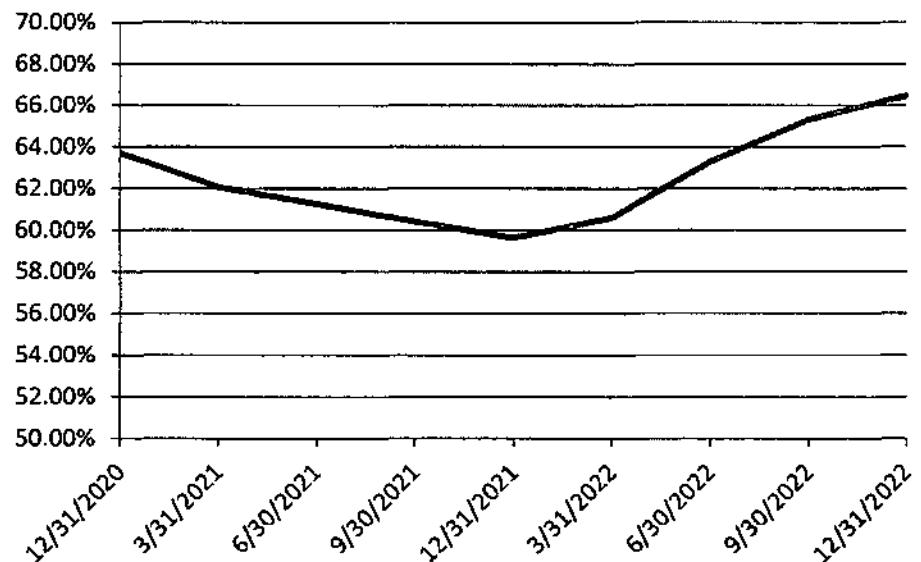
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Mick Campbell
Acting Commissioner of Finance

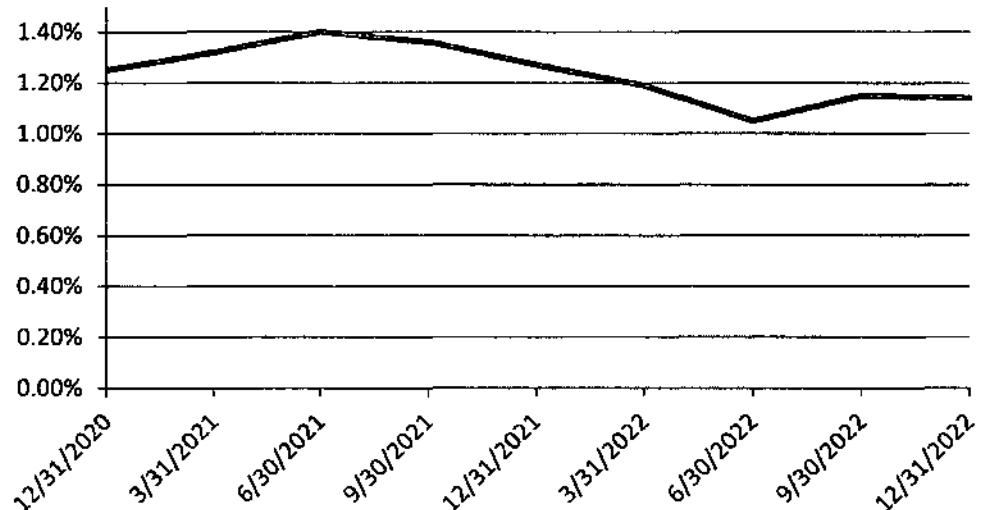
PAST DUE LOANS TO TOTAL LOANS



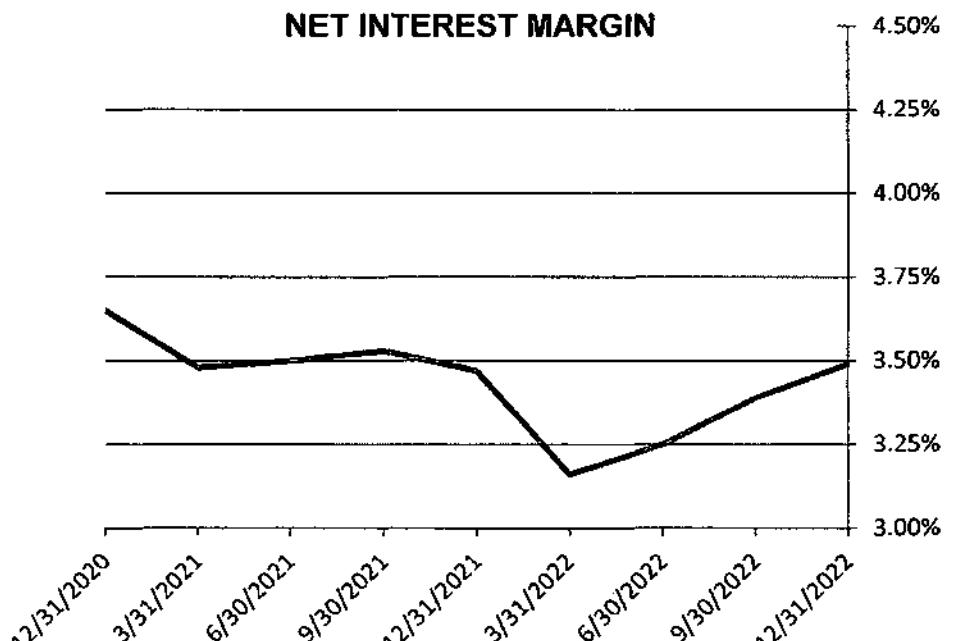
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2022**

THOUSANDS OF DOLLARS	199	206	INCREASE DECREASE()	PERCENT CHANGE
	BANKS 12/31/2022	BANKS 12/31/2021		
ASSETS				
Total Loans	\$125,780,614	\$112,305,511	\$13,475,103	12.0%
Allowance for Loan Losses	1,408,408	1,370,554	37,854	2.8%
Total Assets	189,229,371	188,335,005	894,366	0.5%
LIABILITIES				
Total Deposits	163,080,048	161,587,022	1,493,026	0.9%
Total Equity Capital	16,011,255	17,668,919	(1,657,664)	-9.4%

OPERATING RATIOS	12/31/2022	12/31/2021	BP CHANGE
Equity Capital/Assets	8.46%	9.38%	-0.92
Tangible Equity Capital/Assets	7.70%	8.69%	-0.99
Capital and Allowance for Loan Losses/Assets	9.14%	10.04%	-0.90
Total Loans/Assets	66.47%	59.63%	6.84
Past Due and Nonaccrual Loans/Total Loans	0.56%	0.60%	-0.04
Allowance for Loan Losses/Total Loans	1.12%	1.22%	-0.10
Average Net Interest Margin	3.49%	3.47%	0.02
Return on Assets	1.14%	1.27%	-0.13

NOTES:

2021 and 2022 numbers do not include three nondeposit trust companies.

BP = Basis Point

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2022

MILLIONS OF DOLLARS	12/31/2022			12/31/2021	
	199 STATE BANKS	6 NATIONAL BANKS	205 ALL BANKS	212 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	8,090	1,914	10,004	30,868	-67.6%
Investment Securities	46,098	13,519	59,617	60,546	-1.5%
Total Loans and Leases	125,781	23,535	149,316	131,683	13.4%
Less: Reserves	1,408	227	1,635	1,606	1.8%
Federal Funds Sold	1,491	961	2,452	3,659	-33.0%
Fixed Assets	2,455	257	2,712	2,582	5.0%
Other Real Estate	70	0	70	82	-14.6%
Intangible Assets	1,559	264	1,823	1,596	14.2%
Other assets	5,093	1,549	6,642	4,679	42.0%
TOTAL ASSETS	\$189,229	\$41,772	\$231,001	\$234,089	-1.3%
LIABILITIES					
Total Deposits	163,080	35,752	198,832	200,145	-0.7%
Deposits over \$250M	5,191	687	5,878	4,814	22.1%
Brokered Deposits	3,355	147	3,502	2,296	52.5%
Federal Funds Purchased	5,483	2,235	7,718	8,951	-13.8%
Other liabilities	4,655	625	5,280	3,837	37.6%
Total Equity Capital	16,011	3,160	19,171	21,156	-9.4%
TOTAL LIABILITIES + EQUITY CAPITAL	\$189,229	\$41,772	\$231,001	\$234,089	-1.3%
EARNINGS					
Interest Income	6,599	1,264	7,863	6,435	22.2%
Interest Expense	727	223	950	392	142.3%
Net Interest Income	5,873	1,041	6,914	6,043	14.4%
Provision for Loan Losses	115	40	155	38	307.9%
Net Income	2,586	438	3,024	2,825	7.0%
Cash Dividends	1,406	70	1,476	1,462	1.0%
Net Loan Losses	58	48	106	115	-7.8%